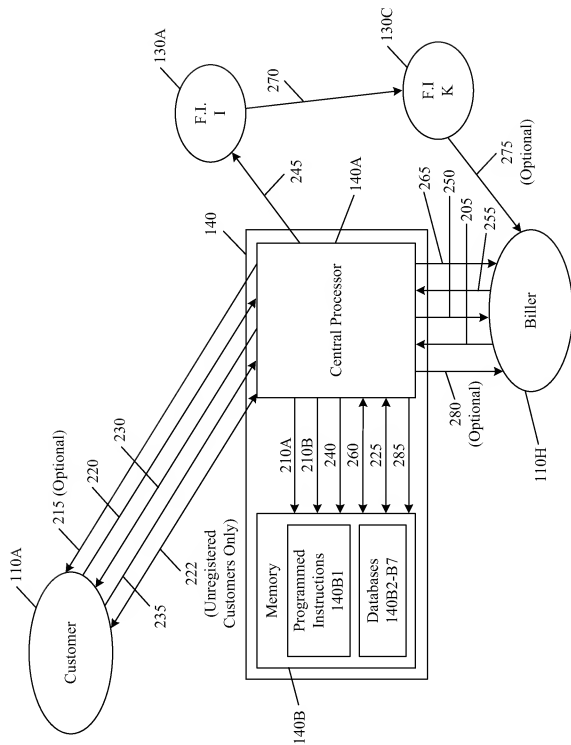
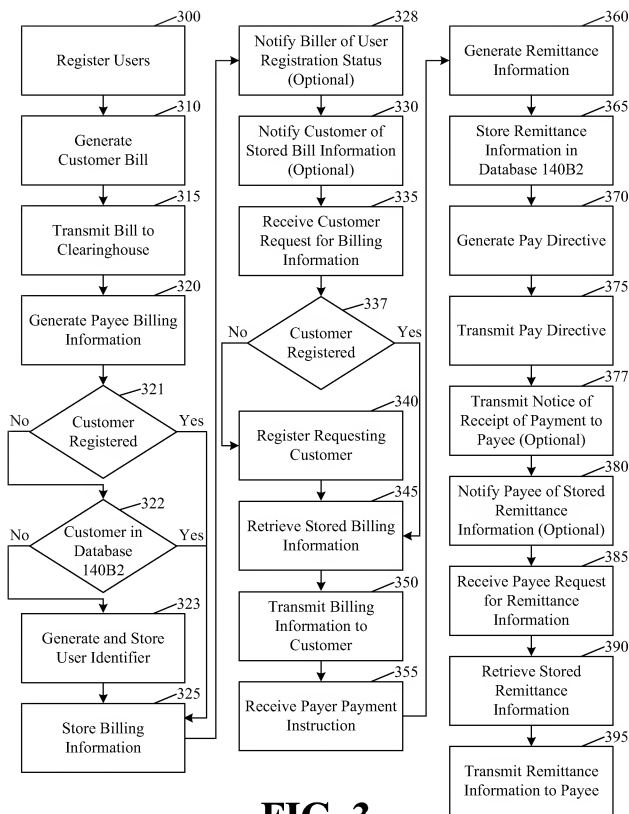
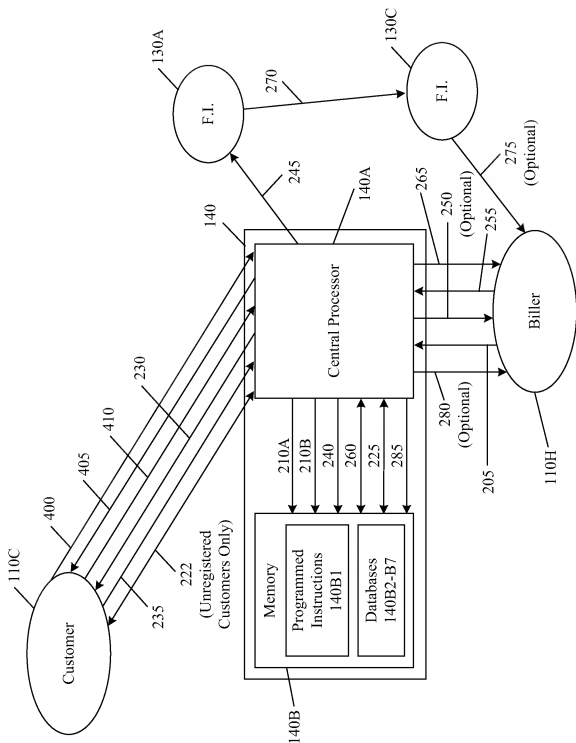
**FIG. 1**

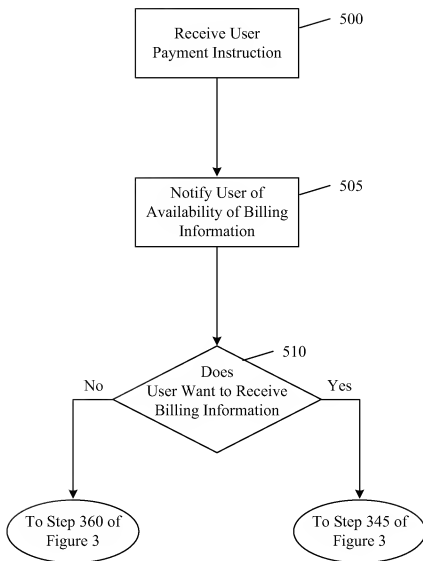
**FIG. 2**

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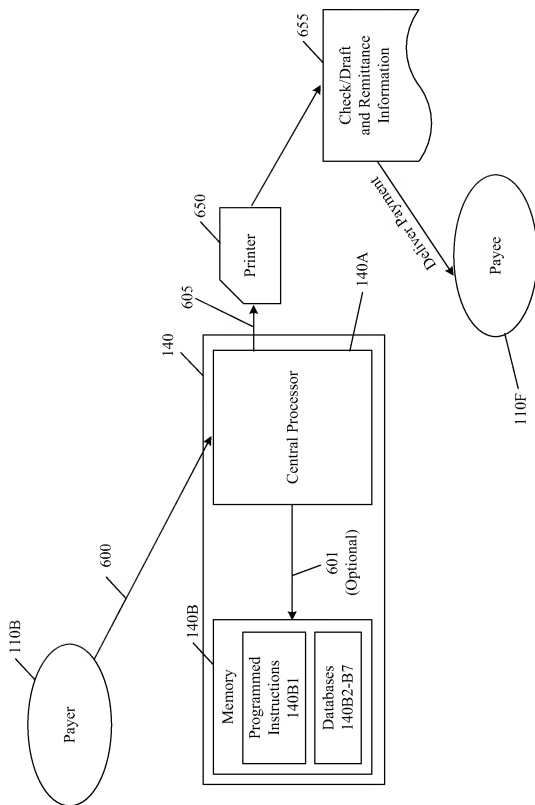
**FIG. 3**

**FIG. 4**

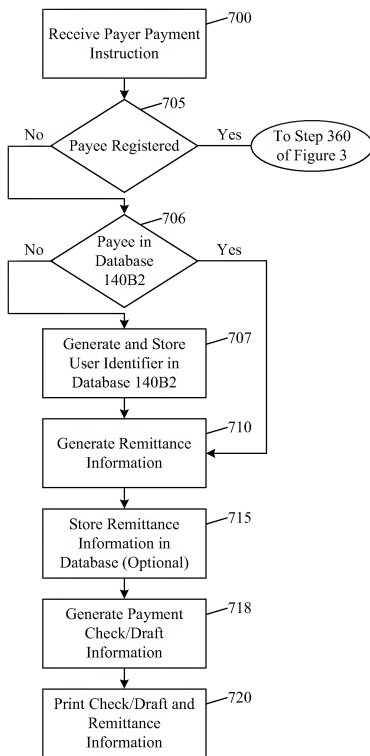
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**FIG. 5**

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**FIG. 6**

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**FIG. 7**

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800



Payee/Payer Identifies	Reg	FI Identifier	Billing Information	Remittance Information
A	Y	I PA DA	YES	YES
B	Y	J PA	NO	NO
C	Y	K PA DA	YES	NO
D	N	UNKNOWN	YES	NO
E	Y	L DA PA	NO	YES
F	N	UNKNOWN	NO	YES
G	N	UNKNOWN	YES	YES
H	Y	K PA DA	YES	YES
I	Y	I PA DA	YES	YES
J	Y	J PA DA	YES	YES
K	Y	K PA DA	YES	YES
L	Y	L PA DA	YES	YES
↓	↓	↓	↓	↓
↓	↓	↓	↓	↓
↓	↓	↓	↓	↓
↓	↓	↓	↓	↓
n	↓	↓	↓	↓

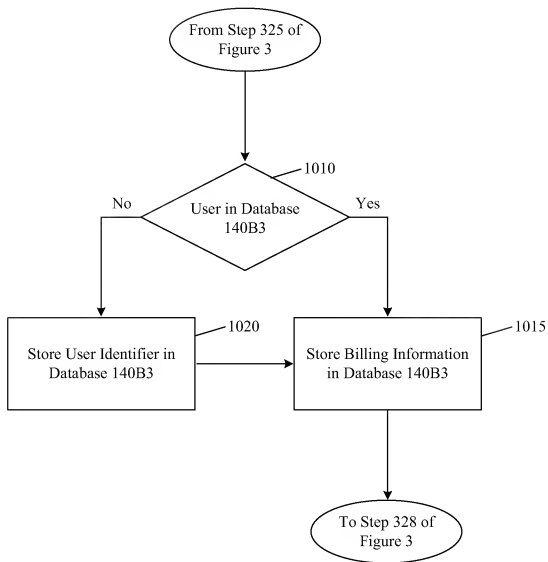
805 810 815 820 825

FIG. 8

905 Registered User/Biller Identifiers	910 Billing Information
User A	Yes
User E	Yes
User H	Yes
User I	Yes
User J	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIG. 9

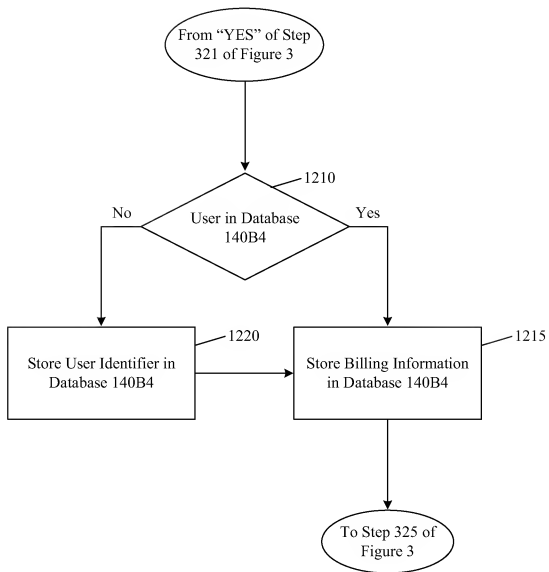
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**FIG. 10**

1105 Registered User/Customer Identifiers	1110 Billing Information
User A	Yes
User C	Yes
User G	Yes
User H	Yes
User I	Yes
User K	Yes
User L	Yes
↓	↓
n	n

FIG. 11

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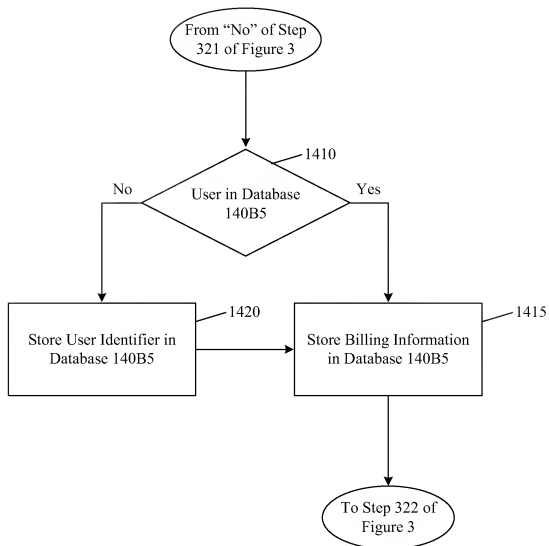
**FIG. 12**

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1305 Unregistered User/Customer Identifiers	1310 Billing Information
User D	Yes
User G	Yes
↓	↓
↓	↓
n	n

FIG. 13

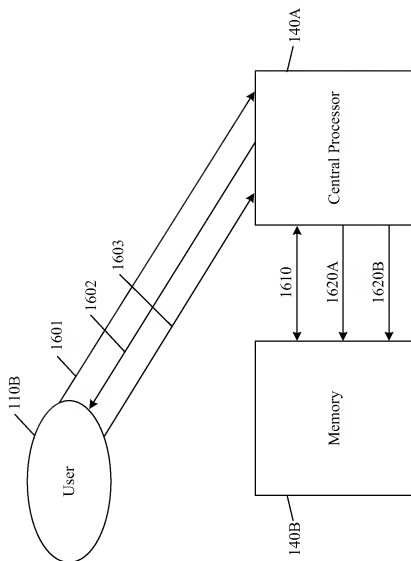
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**FIG. 14**

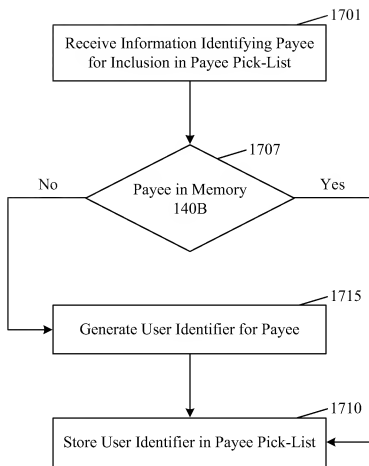
1501	1502	1503	1504	1505	1506	1507
Payee Identifier	Street Address	City	State	Zip Code	Payee Phone Number	Consumer Account Number
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	55897B7-4A
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	4586-58C-433
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	None
Payee 4	7868 Business Rd.	Dallas	TX	00620-8989	(555) 555-0004	585DB-7

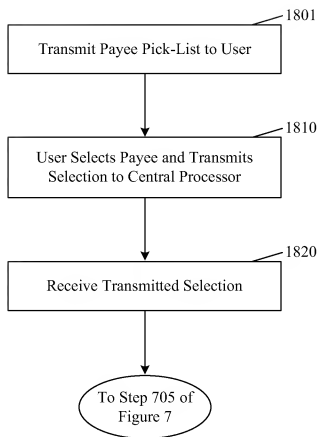
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**FIG. 16**

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**FIG. 17**

**FIG. 18**

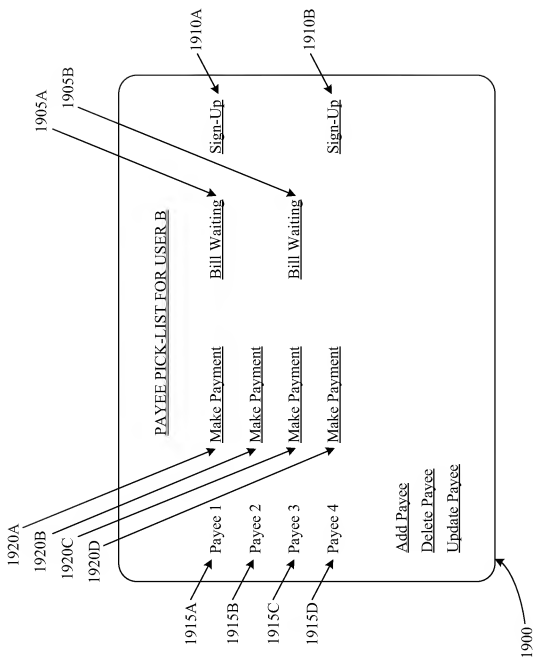


FIG. 19

2010

MAKE PAYMENT

1311 1st Street
Central City, CA

2015

PLEASE ENTER PAYMENT AMOUNT

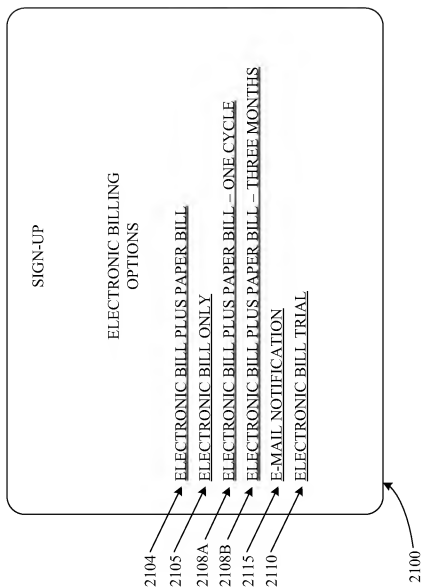
SUBMIT

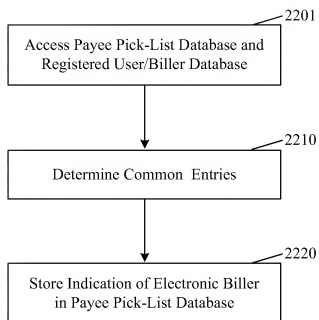
2001

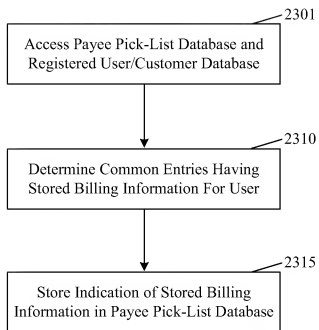
Payee 2

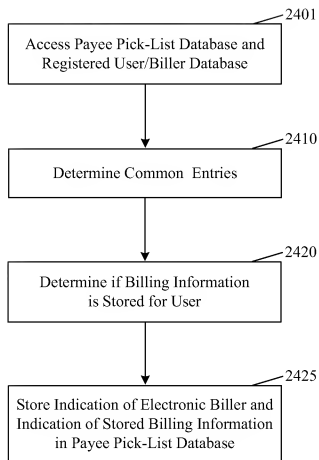
2000

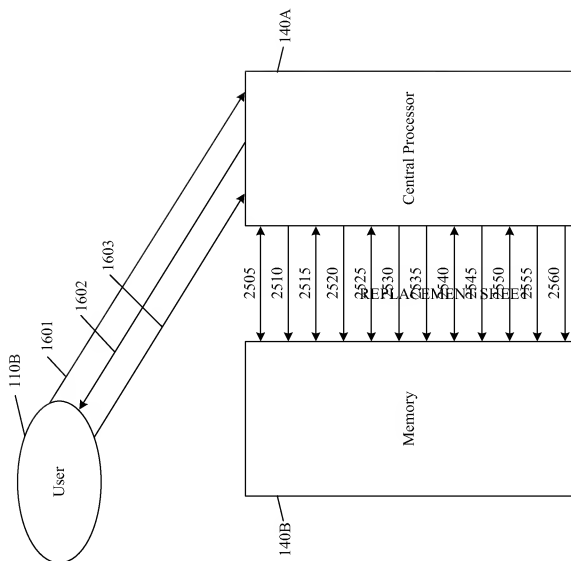
FIG. 20

**FIG. 21**

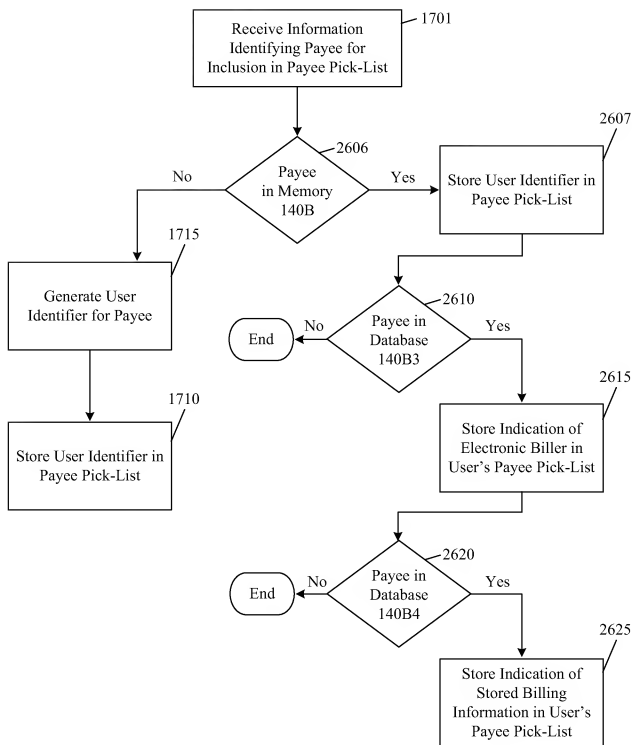
**FIG. 22**

**FIG. 23**

**FIG. 24**

**FIG. 25**

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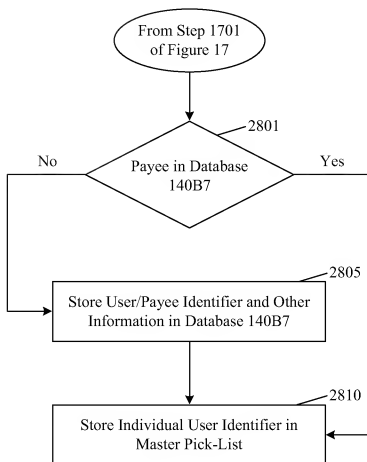
**FIG. 26**

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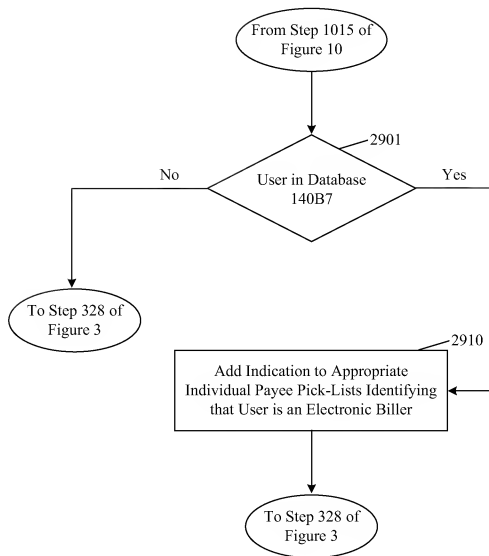
2701 Payee Identifier	2711 Street Address	2712 City	2713 State	2714 Zip Code	2715 Payee Phone Number	2710 Users
Payee 1	1216 Morning Glory	Bridgeport	CO	11112-2222	(555) 555-0000	A, B, H
Payee 2	1311 1st Street	Central City	CA	00000-0001	(555) 555-5568	B, C
Payee 3	748 Elm Place	Townson	OR	00200-1256	(555) 555-7896	B
Payee 4	7868 Business Rd.	Dallas	TX	00620-8989	(555) 555-0004	B, E
Payee 5	55 Hurst	Topeka	KY	002588-4444	(555) 555-4444	B
n	n	n	n	n	n	n

FIG. 27

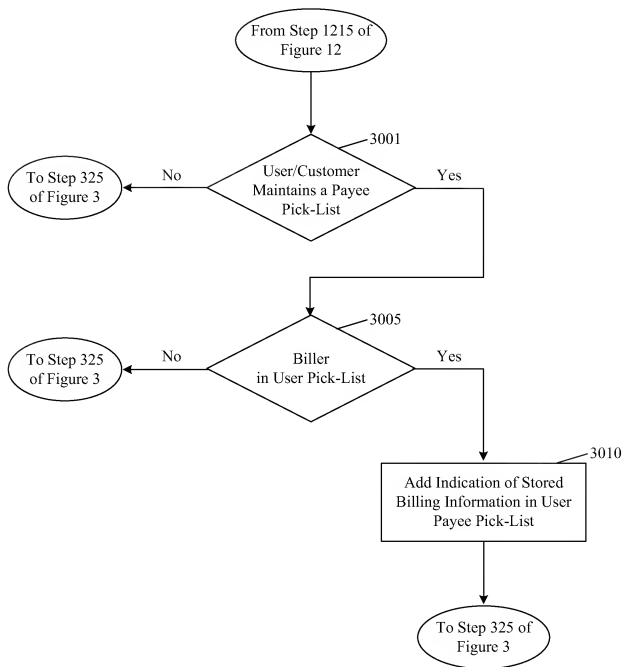
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**FIG. 28**

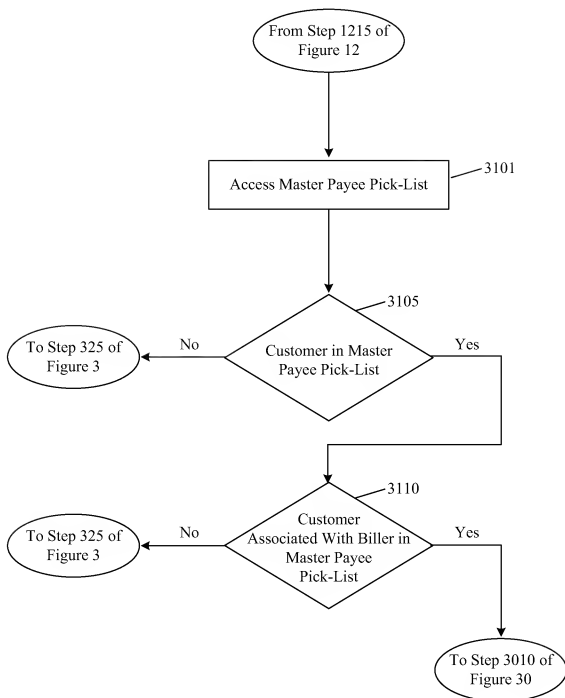
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**FIG. 29**

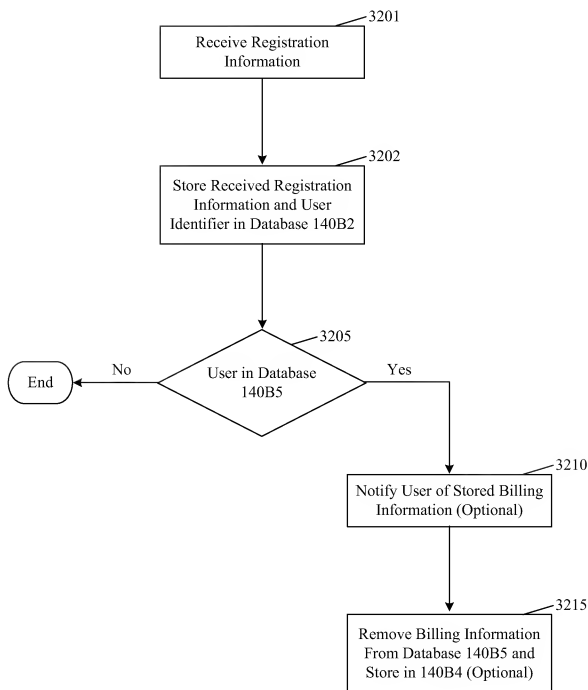
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**FIG. 30**

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**FIG. 31**

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**FIG. 32**